



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants : Levchin, *et al.*  
Application No. : 09/560,215  
Filed : April 28, 2000  
Docket : X00-001  
Title : System and Method for Electronically Exchanging Value  
Among Distributed Users

Group/Art Unit : 3624  
Examiner : Alain L. Bashore

**REPLY UNDER 37 C.F.R. § 1.116**

Honorable Commissioner of Patents  
Alexandria, VA 22313

Sir:

In response to the Final Office Action mailed April 1, 2004, please enter the enclosed Request for Continued Examination (RCE) and amend the application as follows.

**RECEIVED**

JUN 17 2004

**GROUP 3600**